



Sole Purpose

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Save some serious CASH with these great student discounts



The Word, with Will



Next to the start of summer, spring seems to be one of the most anticipated seasons. Here in Georgia, we've been cooped up all winter dealing with cold weather and rain, but I'm looking forward to the warm temperatures. It's a welcome opportunity for us to get outdoors, maybe go to a local festival or catch a baseball game. It's also an opportunity for us

to get involved in an organization or cause that is meaningful, or one that does something special for the local community.

Here at Georgia's Own and i[x], we recently had the chance to collect shoes and donations to help Samaritan's Feet, an organization with the mission to put "ten million pairs of shoes on the feet of ten million children in the next ten years." We also got to meet and hear the story of Manny Ohonme, Founder, CEO and President of the Board for Samaritan's Feet. It is an inspiring story of a young, poor boy from Africa who received his first pair of shoes at

nine years old and went on to start an organization that provides "Shoes of Hope" for millions of needy children around the world.

In our Money 101 series, "A Financial Glossary," you will find a full list of "money" terms that you need to know. From the basics of a checking account to the more complex mutual funds, this list should help when you come across a financial term you aren't sure about. Stash this for the future and use it as a reference.

Also in this issue, we have a special section for discounts that we came across which are great for students. A \$100 Apple gift card, AMC Thursdays and \$5 off a comedy show are just a few discounts that we've found. Check out page 6 to find these cool deals and more!


Finally, we are now accepting applications for the 2013 Georgia's Own Credit Union Scholarship. We are once again excited to give away a total of \$15,000 in scholarships to eight winners. \$5,000, \$3,000, and \$2,000 will go to the top three applicants while \$1,000 will go to five runners-up. The deadline for entry this year is May 31, 2013 so be sure to get your application in early!

FEEDBACK.

Thanks to those of you who have sent in your comments and questions. We always want to hear back from our readers! Let us know what you think. Send your comments and questions to will@doyouix.com and we'll try to post it online or in our next issue.

CONNECT.

Have you connected with i[x]? Be sure to check us out on Twitter (@doyouix) and Facebook ([facebook.com/ixgeorgia](https://www.facebook.com/ixgeorgia)). We are constantly posting tips and letting our community know about contests and giveaways. We also want you to be a part of the conversation, so let us know what you are thinking.



Feature Article

Manny Ohonme is the founder and president of Samaritan's Feet. His vision is to put 10 million pairs of shoes on the feet of 10 million orphans and impoverished children in this country and around the world.



Money 101: A Financial Glossary

Making money is tough, but simple. Get a job, do the job, get paid, now you have money. Keeping money is both tough and complicated. i[x] is here to help simplify things for you with this basic finance glossary.

Interest Rates: An interest rate is the amount (measured in percentage) charged to a principle. Generally, interest rates are calculated annually. So, if you borrow \$1,000 (the principle) at a 5% interest rate for one year, at the end of the payment period you would have paid back just over \$1,027. You can also earn interest on your money by investing it in certain types of accounts. For example, if your financial institution offered you 3% interest returns on money you keep in a savings account, and you kept \$1,000 in that account for a year, you would have \$1,030 after 12 months.

Checking Account: Given that the use of checks has declined in recent years, this term can be a bit

of a misnomer. A checking account is your bank account that money moves in and out of with ease. This is where you keep the amount of funds necessary to pay your bills, buy groceries, and cover any other regular expenses.

Savings Account: Unlike your checking account, you should not be withdrawing money from your savings account regularly. Rather, you should be depositing excess funds so your account can grow and accrue more interest. The longer more money sits in your savings, the more money you earn in interest. While the interest rate for a savings account is not very high, it does offer you the opportunity to withdraw without penalty in case you have a surprise expense (i.e. car repair, appliance replacement, etc.)

Certificate of Deposit (CD): A CD functions much like a savings account, but with two major differences. First, you cannot withdraw funds from it without incurring a penalty. Second, the interest rate of a CD is significantly higher than that of a savings account.

So if you're looking for a safe investment and you have enough savings that you can set aside some funds for at least a year or so, a CD is a great way to earn some extra cash by just letting your money sit still.

Money Market Account: A Money Market Account (or MMDA) is similar to a CD in that it is difficult to move your funds without penalty, but it does have a high interest rate. Usually, there is a limit to the amount of transactions you can make with the account's funds. Additionally, even if you make fewer transactions than your limit, you must maintain a relatively high level of balance in order to avoid penalty. Once again, if you have a large sum saved up that you can't foresee needing, an MMDA is a safe investment that can yield impressive returns.

Loan: A loan, from possibly a credit union, the government, or a private lender, is a large sum of money given to a borrower up front. The borrower repays the lender as he/she acquires the funds, usually on a monthly basis. The lender makes money by charging interest on the initial amount. If you borrow \$1,000 at 10% interest, you will end up paying your lender a total of \$1,055. If your repayment timetable is 12 months, you would pay just over \$88 per month. Most loans include additional charges for late payments, as well as collateral, or something you agree to forfeit if you cannot repay your loan. This could be your wages, car or home. When looking to take out a loan, it's important to keep in mind what interest rate you're borrowing at, what repayment plan you're agreeing to, and what collateral you are offering up in exchange.

Stocks: Buying "stock" in a corporation means you are purchasing ownership of a company's assets and earnings. Subsequently, if you buy stock in a company that increases its assets/earnings, your stock's worth also increases. If you then sell the stock, you'll have made a profit. Conversely, if the company begins to lose money, your stock loses its worth as well. If you sell your stock for less than what you paid for it, you've lost money. This is why investing in the stock market can be quite risky. However, the possible gains are far greater than any interest rate, which is why so many choose to take the risk in hopes of dramatically increasing their savings' worth.

Bonds: Like CDs or MMDAs, U.S. Savings Bonds are investments that have a guaranteed interest rate over a given period of time. While their return rates are not as high as successful stock investments, bonds are endorsed by the federal government, and are therefore incredibly low-risk.

Mutual Funds: Mutual Funds are a way for an investor with a small amount of capital (or starting money) to take advantage of diverse investment opportunities. For instance, if you only had \$100 dollars to invest, but you wanted to invest 25% in stocks, and 75% in bonds, you wouldn't have enough money to do either effectively. Many stocks cost well over \$25 for one share, and no bond offers returns on a principle of only \$75. But mutual funds pool lots of money from many small investors and then divide the money up between stocks, bonds, etc. So you can still put some of your money toward stocks and some towards bonds, even though you really don't have enough money to do either on your own.

Inflation: Inflation occurs when a country prints more money without increasing its assets. So if America had 1,000 assets and 1,000 \$1 bills in 2012, each dollar could buy one asset. But if America still had 1,000 assets in 2013, but printed 2,000 \$1 bills, you would need \$2 to buy one asset. This is an extreme, fantastical example, but if it were true, the inflation rate of 2012-2013 would be 100%. Inflation rates are important to understand and be aware of because they can affect the worth of your money even if you're saving it. If you saved \$1,000 in 2012 and put it in an account that netted a 3% interest rate of return, you would end up with \$1,030 in 2013.

Sounds good right? But if the inflation rate for 2012-2013 was 4%, you actually lost money in that account last year. This is because your \$1,000 from 2012 is worth \$1,040 in 2013 ($1,000 + 4\%(1,000) = 1,040$), but now, in 2013, you only have \$1,030. You essentially lost \$10 with that investment.

Making money with investments is a challenge. But with the help of a professional financial advisor and your understanding of these basic concepts, it should be a little easier. Be sure to check out the i[x] website, Facebook page, and Twitter feed (@doyouix) for more helpful information.





Tuition, textbooks, living expenses; being a student can be a burdening financial experience.

However, there is a silver lining around the cumbersome college cost cloud. Many companies are fiercely competing for your business, and some of them are offering exceptional incentives for current students. i[x] lists a few of the more impressive deals below.



APPLE : If you're looking for a laptop and you're considering a Mac, Apple is sweetening the pot with a \$100 gift card that can be used at the App Store (where you can purchase software), iTunes, or iBookstore.

PC : If the PC is more your style, a free 4 GB Xbox 360 may be in your future. If you spend enough dough on your new PC, these three companies (HP: \$690+,

Microsoft: \$699+, Dell: \$699+) will pick up the bill for your new Xbox 360.

SOFTWARE : If you've invested in a new computer, it won't do you a whole lot of good if it doesn't have the necessary programs. To help you out with

those purchases, Adobe and Norton offer exceptional student discounts on many of their products such as Adobe Creative Suite and Norton Internet Security 2013.

ENTERTAINMENT : Movie theaters (AMC Thursdays), comedy clubs (Laughing Skull \$5 off), and scores of other entertainment venues offer weekly College I.D. nights. A few dollars off per night can really add up over the course of an entire semester.

INSURANCE : If you've watched TV with any regularity, you've probably become familiar with various insurance companies' "safe driver discount." Well you might be interested to know that many of those same companies (Allstate, GEICO, Progressive, etc.) offer "good student" discounts to anyone who maintains a "B" average or better.

APPAREL : Ralph Lauren, J. Crew and Banana Republic often offer student discounts for in-store purchases. So while it might not be as convenient as surfing for merchandise online, you might save a few bucks by taking the time to head over to the actual store.

These are just a handful of the multitude of student discounts offered by businesses both large and local. Keep an eye on your favorite companies' websites to make sure no golden deals slip by without your knowledge. Also, websites like RetailMeNot.com and others offer loads of deals everyday, so before making a purchase, glance around to see if a coupon is applicable. Check out the i[x] Twitter (@doyouix) feed for information regarding some of the best student discounts in the Atlanta area.



Manny Ohonme

Samaritan's Feet

i[x] What was your life like as a child and teen growing up in Lagos, Nigeria?

MO I lived in a 2-bedroom home with 7 siblings, my parents and several other family members. I had no bed of my own and slept on the floor. Like most kids growing up in West Africa my family lived on less than a dollar a day. I would pray every day for God to give me at least one meal. Maybe not breakfast or lunch, but please let me eat dinner. As a child, I took on chores to help the family earn money, so I grew up fast.

i[x] You received your first pair of shoes when you were nine years old. Can you tell us how you received those?

MO One of the jobs I had as a child was selling water to athletes at a local park. Many people in the United States take the convenience of water for granted, but I would walk miles just to get the water and then I would take it to the park every day and sell it to help make money for my family. One day when I was out at the park with my water, a group of missionaries were there and had basketballs with them. At that time, the only thing we knew to do with a ball was to kick it, but they were teaching us how to shoot into a hoop. They decided to have a shooting contest amongst some of the kids and luckily I was chosen



Three decades ago, on a hot summer afternoon at a camp in Lagos, Nigeria, a stranger from Wisconsin befriended a young African boy. This nine-year-old boy, like so many other children in Africa, had never known the comfort and security of owning a pair of shoes. This is the story of how that one gift not only transformed a life, but became a catalyst for an organization that provides "Shoes of Hope" for millions of needy children around the world.

to compete. I ended up winning the contest and they presented me with a pair of shoes as the prize. Winning a pair of shoes to us was like winning a car. I was so excited and wanted to immediately run home and show my family. I ran home so fast that I forgot my bucket of water at the park. As soon as I got home, the first thing my mom asked about was where my bucket of water was so I had to run back and get it, but when I got back and showed her my shoes, she was so happy for me.

i[x] After you received your shoes, you were inspired to play basketball and eventually landed a full basketball scholarship to attend the University of North Dakota-Lake Region. How did you feel knowing you were going to get the chance to continue playing basketball while earning a college education in the United States?

MO Before I left the park that day, one missionary from Wisconsin stopped me and told me “Just because all you see around you is poverty, it doesn’t mean the One who created you forgot about you. Dream big.” That’s when I began a journey to discover something different that I was good at doing. I would go to the basketball court all of the time, especially when things got tough around my home. I started to love the game and dreamed of playing in the U.S. I was lucky enough to have a coach who connected me to the states and ended up receiving five scholarship offers and decided to accept the offer to be a student-athlete at the University of North Dakota-Lake Region. It was a dream come true to be the first in my family to attend college and get out of the situation I was in.

i[x] What was it like the first time you set foot in North Dakota?

MO At first, I didn’t know the difference between North Dakota and North Carolina. My family couldn’t afford for me to get a plane ticket so my mom had to sell mostly everything she had for the \$1,300 flight, which felt like a million dollars to us. When I first got to North Dakota, I thought I had done something wrong because it was so cold, but the people in North Dakota ended up being some of the warmest and most caring people.

i[x] Briefly tell us about life for you immediately after graduation.

MO After two years at North Dakota-Lake Region, I transferred to Concordia College where I finished up my Bachelor’s degree and then I received my Master’s

“My life and all that I have been given is too valuable to simply be hoarded for my own temporary purposes. I choose to invest. I choose to give. I choose to serve. I choose to make a difference. Let’s leave a legacy.”

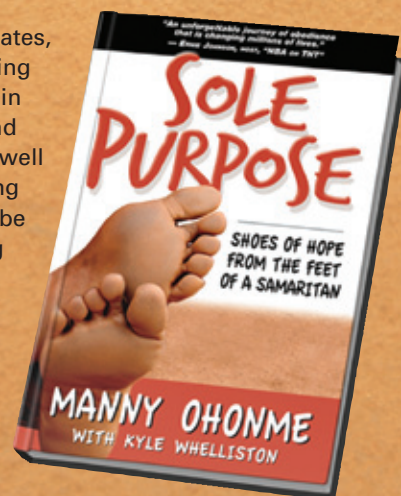
from North Dakota State University. Upon graduation, I accepted a position at a technology firm in Charlotte, North Carolina. My wife, whom I met in North Dakota, and I had a newborn so we were excited about the opportunity to raise our child in Charlotte.

i[x] Despite your success in the business world, you never forgot your roots in Africa and the boys and girls who were living in poverty, so you decided to leave your position as an executive to start Samaritan’s Feet. Can you describe what led to the creation of Samaritan’s Feet?

MO On a trip back home to Africa to bury my father after he had passed away, I visited the house that I grew up in and was so overwhelmed with emotions that I began to cry. To clear my head, I decided to walk across the street to visit the park where I had sold water as a child. When I got there, I saw kids who were just like me: without any purpose or shoes. That’s when I began to think about what it would be like if I could come back and give them hope and start teaching sports and provide them with shoes. That’s where my dream began.

i[x] How hard was it as a family man to leave a comfortably paying job and start an organization with an uncertain future?

MO When I returned to the states, I knew I was called to something bigger, but I was comfortable in my own world with my job and family. Everything was going well in life, but my heart kept calling and I knew something had to be done. I also knew that starting an organization would take a lot of money, so my wife and I prayed over the decision. It took five years before I finally answered the call to begin Samaritan’s Feet.





i[x] What is Samaritan's Feet and what is its purpose?

MO Samaritan's Feet is not just a non-profit, nor just a humanitarian aid organization – but a community of more than 70,000 volunteers who have joined together to make a difference in the lives of children in need in every corner of the world. Our goal is to put a pair of shoes on ten million kids. Nearly 300 million people go without shoes each day and millions are plagued with foot-borne illnesses that may be preventable by simple protection – shoes. Through this simple act of humility and servant-leadership, our team members and volunteers are expressing love, compassion, and a message that brings hope.

i[x] Can you tell us a little about the basketball game in 2008 at Indiana University-Purdue University Indianapolis (IUPUI) when then head coach Ron Hunter (currently head coach at Georgia State University) coached a game without shoes and how that impacted Samaritan's Feet?

MO In late 2007, I wanted to expand the reach of Samaritan's Feet and I was introduced to Ron Hunter. After we met, he agreed to coach a game without any shoes on and he also pledged to help raise 40,000 shoes. He ended up getting 110,000 shoes and it was just a magical moment for Samaritan's Feet. The success of that night led us to partnerships with other NCAA teams, the NBA and the NFL, among others. Steve Smith of the NFL's Carolina Panthers is an endorser and I even got a chance to make an appearance on *NBA on TNT*. We've also created a sister organization which builds schools in international communities. To this date, we've engaged over 80,000 volunteers.

i[x] How many children do you estimate you've impacted since starting Samaritan's Feet?

MO So far, we've helped close to five million children. It's hard to know the full reach, because shoe companies have now started to get involved as they have taken notice that shoes are a major need for underprivileged children.

i[x] What is the best way for our readers to get involved with Samaritan's Feet?

MO They can start by visiting www.samaritansfeet.org to find events near them and sign up as volunteers. Or if they would rather donate, there is a way for them to donate online. One particular event we participate in every year is the Martin Luther King Jr. National Day of Service which impacts 10,000 people in about 30 cities.

i[x] Throughout your journey in life, who has made the most impact on you? Who inspires you?

MO My mother is my biggest source of inspiration. I remember her telling me as a child that "the reason the sky is so high, is so that poor boys like you can dream high." She made me believe that I could do anything I wanted. My wife and children are also inspirational as they have sacrificed and shown support throughout this entire journey. One other person who really inspired me is Martin Luther King, Jr. He stood for courage and lived and died for a cause bigger than his. He used his voice to make an impact on others.

i[x] What message do you want to leave with our readers?

MO What's your singular purpose in life and what are you using your platform to do? Nobody should waste their stage on themselves. I want to leave them with this final thought: "My life, all that I have, all that I am, and all that I have been given, is too valuable to simply be hoarded for my own temporary purposes. I choose to invest. I choose to give. I choose to serve. I choose to make a difference. Let's leave a legacy."



GEORGIA'S OWN CREDIT UNION'S

\$15,000 Scholarship Giveaway

It's that time of year again! That's right, we're giving away \$15,000 in scholarships to EIGHT lucky winners in 2013.

At Georgia's Own Credit Union, we believe in helping our members achieve their goals, and we are especially proud to help you, our young adult members who are just starting out financially. That's why Georgia's Own is honored to award eight scholarships to students who epitomize the Credit Union's "People Helping People" philosophy.

The top recipient will receive a \$5,000 scholarship for the 2013-2014 academic year. We will also be awarding a \$3,000 and \$2,000 scholarship to second and third-place recipients, respectively. Additionally, we will award five deserving runners-up \$1,000 each. Georgia's Own Credit Union scholarships are awarded to students who demonstrate good financial habits, a commitment to their community and a commendable academic record.

All applications should be postmarked by May 31, 2013 and sent to:

Georgia's Own Scholarship Fund
Attn: Marketing
P.O. Box 105205
Atlanta, GA 30348

Guidelines for Scholarship Consideration

1. The applicant must be a Georgia's Own Credit Union i[x]member, 25 years of age or younger.
2. The applicant must be enrolled or anticipate enrollment in 2013/2014, in an accredited institution.
3. The applicant must write a 500-word essay, outlining goals, aspirations, college and career plans. The essay should also include ways in which the applicant manages his or her finances effectively.
4. The applicant must be attending or have graduated from an accredited high school and provide transcripts for current and previous years.
5. Written recommendations from two present or former instructors and/or employers, dated within the last three months, are required.
6. An outline of community and/or extracurricular involvement, including dates of involvement, must be included with the essay.

Applicants that meet all of the above requirements will be eligible for scholarship entry. Please submit your package only when it's complete.

(1st Place Recipient: \$5,000 College Scholarship; 2nd Place Recipient: \$3,000 College Scholarship; 3rd Place Recipient: \$2,000 College Scholarship, Five (5) Runners-up: \$1,000 each)

Officers, Directors, Supervisory Committee Members, Employees, Vendors, Agents, Successors and Assignments of Georgia's Own Credit Union and immediate family members (defined as spouse, mother, father, in-laws, grandmother, grandfather, brother, sister, children, and grandchildren) are not eligible to win above-mentioned scholarships. Entries will be judged by a third-party panel of experts.



TAKE HOLD OF YOUR FUTURE.

OPPORTUNITIES AVAILABLE FOR JA FELLOWS



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Network



Scholarships



Internships

THIS IS WHERE IT STARTS.

How far you go in life is totally up to you. The only catch is you have to have the skills to get there. That's where Junior Achievement comes in. Apply to be a JA Fellow to gain real-world business experience as well as the confidence and competence to take your life wherever you want it to go.

To learn more about JA Fellows and how you can apply visit, www.georgia.ja.org





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